

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: EDWARDS, BARBARA

§ Case No. 09-02189

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$293,500.00  
(without deducting any secured claims)

Assets Exempt: \$111,500.00

Total Distribution to Claimants: \$3,204.76

Claims Discharged  
Without Payment: \$69,571.70

Total Expenses of Administration: \$4,800.52

3) Total gross receipts of \$ 11,005.28 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 3,000.00 (see **Exhibit 2** ), yielded net receipts of \$8,005.28 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$177,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	4,800.52	4,800.52	4,800.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	43,732.00	41,644.46	41,644.46	3,204.76
<b>TOTAL DISBURSEMENTS</b>	\$220,732.00	\$46,444.98	\$46,444.98	\$8,005.28

4) This case was originally filed under Chapter 7 on January 26, 2009.  
The case was pending for 33 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2011 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Hilton Timeshare-scheduled	1129-000	11,000.00
Interest Income	1270-000	5.28
<b>TOTAL GROSS RECEIPTS</b>		<b>\$11,005.28</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Barbara Edwards	Paymennt of exemption per court order for timeshare	8100-002	0.00
Barbara Edwards	Payment of exemption	8100-002	3,000.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$3,000.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Chase	4110-000	90,000.00	N/A	N/A	0.00
NOTFILED	WaMu	4110-000	87,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$177,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	1,550.52	1,550.52	1,550.52
Goria Longest	3410-000	N/A	500.00	500.00	500.00

TRCS Inc	3510-000	N/A	2,750.00	2,750.00	2,750.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	4,800.52	4,800.52	4,800.52

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	PYOD LLC , assignee of Citibank/oResurgent Capital	7100-000	N/A	695.32	695.32	53.52
2	Credit First NA	7100-000	N/A	2,000.01	2,000.01	153.91
3	Roundup Funding, LLC	7100-000	N/A	1,384.55	1,384.55	106.55
4	Chase Bank USA, N.A.	7100-000	N/A	440.70	440.70	33.91
5	Chase Bank USA,N.Ac/o Creditors Bankruptcy Service	7100-000	N/A	1,094.49	1,094.49	84.23
6	PRA Receivables.agent of Recovery Associates c/o	7100-000	N/A	1,243.20	1,243.20	95.67
7	U.S. Bank N.A., Retail Payment Solutions, aka Elan	7100-000	12,600.00	12,641.15	12,641.15	972.80
8	US DEPT OF EDUCATION, DIRECT LOANS SVCG	7100-000	N/A	14,626.74	14,626.74	1,125.60
9	Recovery Management For GE Money Bank/oJC Penny Credit	7100-000	N/A	1,407.64	1,407.64	108.33
10	Recovery Management For Ge Money Bank,dba Discount Tire	7100-000	N/A	291.77	291.77	22.45
11	FIA CARD SERVICES, NA/BANK OF AMERICA, by American	7100-000	N/A	5,818.89	5,818.89	447.79
NOTFILED	Capital One	7100-000	1,214.00	N/A	N/A	0.00
NOTFILED	edfiananial services	7100-000	300.00	N/A	N/A	0.00

NOTFILED	Capital One	7100-000	2,800.00	N/A	N/A	0.00
NOTFILED	Sears Credit Cards	7100-000	695.00	N/A	N/A	0.00
NOTFILED	JC Penny	7100-000	1,408.00	N/A	N/A	0.00
NOTFILED	Value City Furniture	7100-000	275.00	N/A	N/A	0.00
NOTFILED	Credit First N.A. (Firestone)	7100-000	2,000.00	N/A	N/A	0.00
NOTFILED	GE Money Bank	7100-000	290.00	N/A	N/A	0.00
NOTFILED	Value City Furniture	7100-000	1,300.00	N/A	N/A	0.00
NOTFILED	US Dept of Education	7100-000	14,000.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	5,800.00	N/A	N/A	0.00
NOTFILED	Kohls	7100-000	1,050.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			43,732.00	41,644.46	41,644.46	3,204.76

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-02189

Trustee: (520196) MICHAEL G. BERLAND

Case Name: EDWARDS, BARBARA

Filed (f) or Converted (c): 01/26/09 (f)

§341(a) Meeting Date: 02/23/09

Period Ending: 11/07/11

Claims Bar Date: 10/27/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 316 N. Asbury-scheduled	195,000.00	0.00	DA	0.00	FA
2 Chase account-scheduled	100.00	0.00	DA	0.00	FA
3 Household goods-scheduled	200.00	0.00	DA	0.00	FA
4 Wearing apparel-scheduled	200.00	0.00	DA	0.00	FA
5 Vanguard 401k-scheduled	93,000.00	0.00	DA	0.00	0.00
6 2002 Nissan Altima-scheduled	5,000.00	0.00	DA	0.00	0.00
7 Hilton Timeshare-scheduled	10,000.00	8,000.00		11,000.00	FA
Int INTEREST (u)	Unknown	N/A		5.28	Unknown
<b>8 Assets Totals (Excluding unknown values)</b>	<b>\$303,500.00</b>	<b>\$8,000.00</b>		<b>\$11,005.28</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

The Trustee file a Motion To Sell His interest In a Timeshare., which was granted. The Trustee hired an accountant to prepare tax returns.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-02189  
Case Name: EDWARDS, BARBARA

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*44-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: \*\*-\*\*\*4774

Period Ending: 11/07/11

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/11/09		TRCS Inc	Payment of net proceeds from time share		8,250.00		8,250.00
	{7}		11,000.00	1129-000			8,250.00
			Real estate commission -2,750.00	3510-000			8,250.00
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		8,250.21
09/21/09	1001	Goria Longest	Payment of accountant per court order	3410-000		500.00	7,750.21
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.33		7,750.54
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,750.85
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,751.17
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,751.49
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,751.79
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,752.08
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.34		7,752.42
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		7,752.47
04/06/10		Wire out to BNYM account 9200*****4465	Wire out to BNYM account 9200*****4465	9999-000	-7,752.47		0.00

<b>ACCOUNT TOTALS</b>	<b>500.00</b>	<b>500.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-7,752.47	0.00	
<b>Subtotal</b>	<b>8,252.47</b>	<b>500.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$8,252.47</b>	<b>\$500.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-02189  
**Case Name:** EDWARDS, BARBARA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*44-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4774  
**Period Ending:** 11/07/11

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-02189  
**Case Name:** EDWARDS, BARBARA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*44-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4774  
**Period Ending:** 11/07/11

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4465	Wire in from JPMorgan Chase Bank, N.A. account *****4465	9999-000	7,752.47		7,752.47
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.37		7,752.84
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		7,753.30
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.44		7,753.74
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		7,754.20
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		7,754.66
09/23/10	11002	Barbara Edwards	Paymennt of exemption per court order for timeshare Stopped on 01/25/11	8100-002		3,000.00	4,754.66
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		4,754.72
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		4,754.78
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		4,754.84
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		4,754.90
01/25/11	11002	Barbara Edwards	Paymennt of exemption per court order for timeshare Stopped: check issued on 09/23/10	8100-002		-3,000.00	7,754.90
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,754.96
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,755.01
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,755.07
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,755.13
05/24/11	11003	Barbara Edwards	Payment of exemption	8100-002		3,000.00	4,755.13
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		4,755.19
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		4,755.23
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		4,755.27
08/15/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.01		4,755.28
08/15/11		To Account #9200*****4466	Transfer for prupose of final distribution	9999-000		4,755.28	0.00

<b>ACCOUNT TOTALS</b>	<b>7,755.28</b>	<b>7,755.28</b>	<b>\$0.00</b>
Less: Bank Transfers	7,752.47	4,755.28	
<b>Subtotal</b>	<b>2.81</b>	<b>3,000.00</b>	
Less: Payments to Debtors		3,000.00	
<b>NET Receipts / Disbursements</b>	<b>\$2.81</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-02189  
**Case Name:** EDWARDS, BARBARA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*44-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4774  
**Period Ending:** 11/07/11

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/15/11		From Account #9200*****4465	Transfer for purpose of final distribution	9999-000	4,755.28		4,755.28
08/24/11	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,550.52, Trustee Compensation; Reference:	2100-000		1,550.52	3,204.76
08/24/11	10102	PYOD LLC , assignee of Citibank/oResurgent Capital	Dividend paid 7.69% on \$695.32; Claim# 1; Filed: \$695.32; Reference:	7100-000		53.52	3,151.24
08/24/11	10103	Credit First NA	Dividend paid 7.69% on \$2,000.01; Claim# 2; Filed: \$2,000.01; Reference:	7100-000		153.91	2,997.33
08/24/11	10104	Roundup Funding, LLC	Dividend paid 7.69% on \$1,384.55; Claim# 3; Filed: \$1,384.55; Reference:	7100-000		106.55	2,890.78
08/24/11	10105	Chase Bank USA, N.A.	Dividend paid 7.69% on \$440.70; Claim# 4; Filed: \$440.70; Reference:	7100-000		33.91	2,856.87
08/24/11	10106	Chase Bank USA,N.Ac/o Creditors Bankruptcy Service	Dividend paid 7.69% on \$1,094.49; Claim# 5; Filed: \$1,094.49; Reference:	7100-000		84.23	2,772.64
08/24/11	10107	PRA Receivables.agent of Recovery Associates c/o Capital ne	Dividend paid 7.69% on \$1,243.20; Claim# 6; Filed: \$1,243.20; Reference:	7100-000		95.67	2,676.97
08/24/11	10108	U.S. Bank N.A., Retail Payment Solutions, aka Elan	Dividend paid 7.69% on \$12,641.15; Claim# 7; Filed: \$12,641.15; Reference:	7100-000		972.80	1,704.17
08/24/11	10109	US DEPT OF EDUCATION, DIRECT LOANS SVCG	Dividend paid 7.69% on \$14,626.74; Claim# 8; Filed: \$14,626.74; Reference:	7100-000		1,125.60	578.57
08/24/11	10110	Recovery Management For GE Money Bank/oJC Penny Credit	Dividend paid 7.69% on \$1,407.64; Claim# 9; Filed: \$1,407.64; Reference:	7100-000		108.33	470.24
08/24/11	10111	Recovery Management For Ge Money Bank,dba Discount Tire	Dividend paid 7.69% on \$291.77; Claim# 10; Filed: \$291.77; Reference:	7100-000		22.45	447.79
08/24/11	10112	FIA CARD SERVICES, NA/BANK OF AMERICA, by American Infosourc	Dividend paid 7.69% on \$5,818.89; Claim# 11; Filed: \$5,818.89; Reference:	7100-000		447.79	0.00

<b>ACCOUNT TOTALS</b>	<b>4,755.28</b>	<b>4,755.28</b>	<b>\$0.00</b>
Less: Bank Transfers	4,755.28	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>4,755.28</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$4,755.28</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-02189  
**Case Name:** EDWARDS, BARBARA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*44-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4774  
**Period Ending:** 11/07/11

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	8,255.28
Plus Gross Adjustments :	2,750.00
Less Payments to Debtor :	3,000.00
Net Estate :	\$8,005.28

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****44-65	8,252.47	500.00	0.00
Checking # ***-*****44-66	0.00	0.00	0.00
MMA # 9200-*****44-65	2.81	0.00	0.00
Checking # 9200-*****44-66	0.00	4,755.28	0.00
	<b>\$8,255.28</b>	<b>\$5,255.28</b>	<b>\$0.00</b>